

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/694191

Customer No.: 22927

Attorney Docket No.: 96-059-C1

Date Filed: October 23, 2000

Title: METHOD AND DEVICE FOR GENERATING A
SINGLE-USE FINANCIAL ACCOUNT NUMBER

Applicants: Walker et al.

Group Art Unit: 3621

Examiner: BACKER, Firmin
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RESPONSE

to the Notice of Non-Compliant Appeal Brief mailed May 15, 2007

**BOARD OF PATENT APPEALS
AND INTERFERENCES**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Notice of Non-Compliant Appeal Brief mailed May 15, 2007, Appellants provide a replacement Summary of Claimed Subject Matter section. MPEP 1203.05.

R E M A R K S

In response to the Notice of Non-Compliant Appeal Brief mailed May 15, 2007, Appellants provide a replacement Summary of Claimed Subject Matter section as an appropriate correction. MPEP 1205.03.

The Appeal Brief was deemed non-compliant for failure to provide citations to the Specification with pages and line numbers with respect to the subject matter of independent Claim 18. In the Appeal Brief as filed, Appellants indicated such citations by referring to the citations that were provided in the discussion of independent Claim 15. The updated Summary of Claimed Subject Matter section (attached) now explicitly includes those citations under the heading for independent Claim 18.

A. PETITION FOR EXTENSION OF TIME TO RESPOND & AUTHORIZATION TO CHARGE APPROPRIATE FEES

Appellants do not believe that any fees are necessary for this response.

Please grant a petition for any extension of time required to make this Response timely.

Deposit Account: 50-0271

Order No.: 96-059-C1

Please charge any appropriate fees set forth in 37 C.F.R. §§ 1.16 – 1.18 for this paper and for any accompanying papers to Deposit Account 50-0271. Please credit any overpayment to the same account.

B. CONCLUSION

It is submitted that the Appeal Brief is fully compliant with 37 CFR § 41.37. The Examiner's Answer is respectfully requested.

Respectfully submitted,

June 7, 2007
Date

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SUMMARY OF CLAIMED SUBJECT MATTER

Claims 15, 18, and 35-37 are independent.

Concise explanations of the independent claims are provided below. As required by 37 C.F.R. § 41.37(c)(1)(v), reference is made to the Specification.

Any such reference and / or accompanying explanation:

(i) is by way of example of the claimed subject matter only and is not a comprehensive description of the scope of the independent claim being discussed, nor a comprehensive listing of support in the specification for the independent claim being discussed;

(ii) might be potentially useful in clarifying the particular subject matter of the particular independent claim being discussed (and not other claims or “the invention” as a whole), unless explicitly stated otherwise; and

(iii) is not to be considered as broadening or narrowing or otherwise affecting the interpretation of any claim or part of a claim, unless explicitly stated otherwise.

Additionally, any explanation or reference to the specification which refers to more than one claim, or is utilized in the explanation of more than one claim, is not to be considered as broadening or narrowing or otherwise affecting the interpretation of any claim or part of a claim, and is not to be considered as indicating any equivalence of any claims or parts of a claim.

1. Independent Claim 15

Independent Claim 15 recites an apparatus comprising a processing unit, an input device, a transmitting/receiving device, and an output device in communication with the processing unit.

The input device is operable to input thereto a second account identifier. For some non-limiting examples, see Specification, page 2, lines 8-31; page 13, lines 11-16; FIG. 3A (302); FIG. 3B (361); FIG. 11A (1101, 1102); and accompanying text.

The second account identifier is for use in place of a first account identifier and is a single-use account identifier specific to a transaction. For some non-limiting examples, see Specification, page 13, lines 1-32; page 14, lines 1-13; page 25, lines 6-9; page 25, line 20 to page 26, line 3; page 26, lines 9-11; FIG. 3A (300, 302); FIG. 3B (360, 361, 362, 363, 380, 390, 395); FIG. 11A (1102, 1103, 1106); FIG. 11B (1124); FIG. 13 (1301, 1302); and accompanying text.

The second account identifier does not include the entire first account identifier. For some non-limiting examples, see Specification, page 23, lines 1-3; FIG. 13 (501, 1301).

The processing unit is in communication with a central credit card processing system maintained by the credit card issuer. In particular, the transmitting/receiving device is operable (1) to transmit the second account identifier to the central credit card processing system maintained by a credit card issuer for verification thereof, and (2) to receive information from the credit card processing system regarding authorization of the second account identifier. For some non-limiting examples, see Specification, page 2, lines 8-31; page 12, lines 9-18; page 13, lines 12-25; page 14, lines 14-17, 21-30; page 24, lines 31-32; page 25, lines 22-24; page 26, lines 6-8; FIG. 3A (302, 303); FIG. 3B (362, 363, 380,

390, 395); FIG. 4 (400); FIG. 11A (1102); FIG. 11B (1123); FIG. 12 (1200); and accompanying text.

The output device is operable to output the information regarding authorization of the second account identifier. The processing unit is in communication with the central credit card processing system maintained by the credit card issuer. For some non-limiting examples, see Specification, page 2, lines 8-31; page 13, lines 21-25; page 26, lines 7-8; FIG 3 (390, 395); and accompanying text.

2. Independent Claim 18

Independent Claim 18 recites a method. The method could be performed, for example, using the apparatus of Claim 15, described above. The method includes a step providing a processing unit, wherein the processing unit is in communication with a central credit card processing system maintained by a credit card issuer. For some non-limiting examples, see Specification, page 2, lines 8-31; page 13, lines 21-25; page 26, lines 7-8; FIG 3 (390, 395); and accompanying text.

The method further includes inputting a second account identifier to said processing unit. For some non-limiting examples, see Specification, page 2, lines 8-31; page 13, lines 11-16; FIG. 3A (302); FIG. 3B (361); FIG. 11A (1101, 1102); and accompanying text.

The method includes transmitting the second identifier to the central credit card processing system for verification thereof; and receiving information from the central credit card processing system regarding authorization of a transaction based on said verification. For some non-limiting examples, see Specification, page 2, lines 8-31; page 12, lines 9-18; page 13, lines 12-25; page 14, lines 14-17, 21-30; page 24, lines 31-32; page 25, lines 22-24; page 26, lines 6-8; FIG. 3A (302, 303);

FIG. 3B (362, 363, 380, 390, 395); FIG. 4 (400); FIG. 11A (1102); FIG. 11B (1123); FIG. 12 (1200); and accompanying text.

The second identifier is an account identifier for use in place of a first account identifier, is specific to the transaction, and does not include the entire first account identifier. For some non-limiting examples, see Specification, page 13, lines 1-32; page 14, lines 1-13; page 25, lines 6-9; page 25, line 20 to page 26, line 3; page 26, lines 9-11; FIG. 3A (300, 302); FIG. 3B (360, 361, 362, 363, 380, 390, 395); FIG. 11A (1102, 1103, 1106); FIG. 11B (1124); FIG. 13 (1301, 1302); and accompanying text.

3. Independent Claim 35

Independent Claim 35 recites a method. The method includes receiving a product identifier that identifies a product, in which the product is associated with a transaction. The method includes receiving a credit card number from a customer as payment for the transaction, in which the credit card number is for use only one time, and is for use in place of an account number that identifies a credit card account. The method includes transmitting the credit card number for authorization of the transaction; receiving information indicating whether the transaction is authorized; and providing the product to the customer if the customer is authorized. For some non-limiting examples, see Specification, page 2, lines 8-31; page 12, lines 9-18; page 13, lines 1-32; page 14, lines 1-17, 21-30; page 25, lines 6-9; page 24, lines 31-32; page 25, line 20 to page 26, line 8; page 26, lines 9-11; FIG. 3A (300, 301, 302, 303, 320); FIG. 3B (360, 361, 362, 363, 380, 390, 395); FIG. 4 (400); FIG. 11A (1102, 1103, 1106); FIG. 11B (1123, 1124); FIG. 12 (1200); FIG. 13 (1301, 1302); and accompanying text.

The credit card number has the same number of digits as the account number. For some non-limiting examples, see Specification, page 13, lines 7-9; page 16, lines 2-8; FIG. 13 (501, 1301).

4. Independent Claim 36

Independent Claim 36 recites a method that includes receiving a product identifier that identifies a product associated with a transaction, receiving from a cardholder a single-use credit card number that has the same number of digits as the account number and is for use in place of an account number that identifies a credit card account, and providing a product to the cardholder. For some non-limiting examples of such functions and subject matter, please refer to the citations provided for similar subject matter in the description of Claim 35 above.

The method also includes determining a transaction amount that is associated with the transaction, and, after receiving the single-use credit card number from the cardholder, transmitting the single-use credit card number and the transaction amount to a credit card issuer for authorization of a transaction. The method also includes receiving information from the credit card issuer indicating whether the credit card account has sufficient credit available for the transaction. For some non-limiting examples, see Specification, page 18, lines 20-32; FIG. 9B (926, 928); page 25, lines 22-24; FIG. 11A (1102); page 26, lines 5-8; FIG. 11B (1121).

5. Independent Claim 37

Independent Claim 37 recites a method that includes receiving, at a terminal of a merchant, a single-use credit card number that is for use in place of an account number that identifies a credit card account and that has the same number of digits as the account number. For some non-limiting examples of such functions and

subject matter, please refer to the citations provided for similar subject matter in the description of Claim 35 above.

The method also includes receiving, at the terminal, an indication of an amount of a purchase. For some non-limiting examples of such functions and subject matter, please refer to the citations provided for similar subject matter in the description of Claim 36 above.

The method also includes after receiving the single-use credit card number at the terminal, transmitting the single-use credit card number and the amount of the purchase to a credit card issuer for authorization of the purchase. The method also includes receiving, at the terminal, information from the credit card issuer indicating whether the purchase is authorized. For some non-limiting examples, see Specification, page 18, lines 20-32; FIG. 9B (926, 928); page 25, lines 22-24; FIG. 11A (1102); page 26, lines 5-8; FIG. 11B (1121).